

WHAT IS CLAIMED IS:

1. 1. A method for assessing risk to a human in an environment, wherein the environment includes multiple areas, the method comprising  
5 detecting the presence of the human in at least one area; and  
using the detected presence to derive a risk assessment.
2. The method of claim 1, wherein the step of detecting includes a substep of  
10 using a sensor to detect the presence.
3. The method of claim 2, wherein the step of detecting includes using a radio-  
frequency identification badge.
4. The method of claim 2, wherein the step of detecting includes using a card  
15 reader.
5. The method of claim 1, wherein the step of detecting includes a substep of  
associating an identification of the human with the detection.
6. The method of claim 1, further comprising  
20 using the risk assessment in a worker's compensation program.
7. The method of claim 6, further comprising  
using at least a portion of the risk assessment to determine premiums to be paid by  
25 an employer.
8. The method of claim 6, further comprising  
using at least a portion of the risk assessment to determine benefit payments to be  
made by an insurer.
9. The method of claim 6, further comprising  
30 using at least a portion of the risk assessment to determine projections for the  
worker's compensation program.

10. An apparatus for obtaining data to determine insurance rates, the apparatus comprising

- 5       at least one sensor for determining the presence of a human; and  
       a processor for receiving a signal from the sensor to indicate the presence of a human, wherein one or more processors receive data derived from the signal to determine, at least in part, an insurance rate.

11. A method for determining insurance rates, the method comprising  
       receiving a signal from a sensor indicating the presence of a human;  
       receiving data derived from the signal;  
       determining, at least in part, an insurance rate based on the data;  
       providing the insurance rate to a user;  
       receiving a payment from the user;  
       providing the payment to an insurer;  
       providing the insurance rate to the insurer;  
       providing the insurance rate to a third party;  
       providing the insurance rate to a fourth party;  
       providing the insurance rate to a fifth party;  
       providing the insurance rate to a sixth party;  
       providing the insurance rate to a seventh party;  
       providing the insurance rate to an eighth party;  
       providing the insurance rate to a ninth party;  
       providing the insurance rate to a tenth party;